



Order Filed on October 7, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

U.S Bank National Association, as Trustee, Successor

in interest to Bank of America, National Association,

as Trustee, Successor by merger LaSalle Bank

National Association, as Trustee for Morgan Stanley

Mortgage Loan Trust 2007-1XS

In Re:

Carolyn Gallen, Craig S. Gallen,

Debtors.

Case No.: 19-22703 CMG

Adv. No.:

Hearing Date: 8/21/19 @10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 7, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Page 2

Debtors: Carolyn Gallen, Craig S. Gallen

Case No.: 19-22703 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S Bank National Association, as Trustee, Successor in interest to Bank of America, National Association, as Trustee, Successor by merger LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-1XS, holder of a mortgage on real property located at 28 Ivanhoe Drive, Manalapan, NJ, 07726, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esquire, attorney for Debtors, Carolyn Gallen and Craig S. Gallen, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments outside the plan in accordance with the terms of the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if a final modification is unsuccessful, debtors will modify the plan to otherwise address any pre- and post-petition arrears that may have accrued; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre- or post-petition arrears in the event a final modification is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Craig S Gallen
Carolyn Gallen
Debtors

Case No. 19-22703-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.
db/jdb +Craig S Gallen, Carolyn Gallen, 28 Ivanhoe Drive, Manalapan, NJ 07726-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S Bank National Association, as Trustee, Successor
in interest to Bank of America ET AL... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC., servicer for CAB
EAST LLC ecfmil@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor U.S Bank National Association, as Trustee,
Successor in interest to Bank of America ET AL... kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Scott D. Sherman on behalf of Joint Debtor Carolyn Gallen ssherman@minionsherman.com
Scott D. Sherman on behalf of Debtor Craig S Gallen ssherman@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8